

In Re:
DIMITRY NIMAN
ANGELA GIVERTS

Case No.: 15-23786
Chapter: 7
Judge: ABA

NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY

Brian S. Thomas, Chapter 7 Trustee, in this case proposes a compromise, or to settle a claim and/or action as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later 7 days before the hearing date.

Address of the Clerk: United States Bankruptcy Court 401 Market Street Camden, NJ 08101

If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on 08/21/18 at a.m. at the United States Bankruptcy Court, courtroom no. 4B, 400 Cooper St., 4th Floor, Camden, NJ 08101 (hearing to be scheduled for at least 28 days from the date of the filing of the notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The debtor jointly owns real estate located at 110 Marita Street, Philadelphia, PA. The property has non-exempt equity.

Pertinent terms of settlement: The debtor will pay \$70,000.00 to resolve the non-exempt equity issue. All remaining creditors will be paid in full. The only contingency is debtor obtaining a Court order reducing Claim #3 filed by PHEAA and expunging Claim #2 filed by PHEAA and Claim #5 filed by American Education Services.

Objections must be served on, and requests for additional information directed to:

Name: Brian S. Thomas

Address: 327 Central Avenue, Suite 103, Linwood, NJ 08221

Telephone No.: 609-601-6066

Certificate of Notice Page 2 of 3
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dmitry Niman
 Angelica Giverts
 Debtors

Case No. 15-23786-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: pdf905

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 Total Noticed: 40

Date Rcvd: Jul 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2018.

db/jdb aty +Dmitry Niman, Angelica Giverts, 22 S. Adams Ave., Unit D, Margate, NJ 08402-2327
 aty +Brian S. Thomas, Brian S. Thomas, LLC, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
 aty #+Daniel F. Ashton, Schwarz & Schwarz, PC, One Liberty Place, 51st Floor, 1650 Market Street, Philadelphia, PA 19103-7200
 acc +Barry R. Sharer, Wagner, Sharer, Murtaugh & Petree, 1103 Laurel Oak Road, Suite 105B, Voorhees, NJ 08043-4376
 cr Citizens Bank NA f/k/a RBS Citizens NA, 10561 Telegraph Road, Glen Allen, VA 23059-4577
 cr +Renee L Friedman-Stemmer, 28 Collage Lane, Cherry Hill, NJ 08003-5107
 cr +TD Bank, N.A., c/o Stark & Stark, Attn: Marshall T. Kizner, PO Box 5315, Princeton, NJ 08543-5315
 515637483 +American Education Services, PO Box 2461, Harrisburg, PA 17105-2461
 515637487 +Capital One Mortgage, PO Box 21887, Eagan, MN 55121-0887
 516055100 +Capital One N.A., PO Box 165028, Irving, TX 75016-5028
 515897152 Capital One N.A., c/o Ascension Capital Group, P.O. Box 201347, Irving, TX 75016
 516050445 +Capital One N.A., Payment Processing, P.O. Box 105385, Atl, GA 30348-5385
 515637488 +Citizens Bank, One Citizens Dr., Riverside, RI 02915-3000
 515695069 +Citizens Bank N.A., 20000 Horizon Way Suite 900, Mt Laurel, NJ 08054-4318
 515683075 +Citizens Bank, N.A., 10561 Telegraph Road, Glen Allen, VA 23059-4577
 515682948 +Citizens Bank, N.A., c/o Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
 515637490 +Kathleen McBride, 7910 Castor Ave., Philadelphia, PA 19152-3622
 515665259 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 515637491 +Stark & Stark, 777 Township Line Rd., Ste. 120, Yardley, PA 19067-5559
 515637494 +Toyota Financial Services, PO Box 4102, Carol Stream, IL 60197-4102
 517595210 +U.S. Bank National Association, as Trustee, for the RMAC Trust, Series 2016-CTT, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619-2708
 517595211 +U.S. Bank National Association, as Trustee, for the RMAC Trust, Series 2016-CTT, c/o Rushmore Loan Management Services, PO Box 52708, Irvine, CA 92619, U.S. Bank National Association, as Trust 92619-270

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2018 23:17:11 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2018 23:17:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr +E-mail/Text: fnb.bk@fnfg.com Jul 17 2018 23:17:34 First Niagara Bank, 483 Main Street, Harleysville, PA 19438-2311
 515685261 +E-mail/Text: girddb@aessuccess.org Jul 17 2018 23:17:01 American Education Services, 1200 N7th Street, Harrisburg, PA 17102-1419
 515637484 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 17 2018 23:14:30 BMW Financial Services, PO Box 9001065, Louisville, KY 40290
 515689424 E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 17 2018 23:15:33 BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
 516802109 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 23:14:58 BMW Financial Services, NA, LLC, ASCENSION CAPITAL GROUP, P.O. BOX 165028, IRVING, TX 75016-5028
 515695073 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 23:14:58 BMW Financial Services LLC, PO Box 201347, Arlington, TX 76006-1347
 515644151 +E-mail/PDF: ais.bmw.ebn@americaninfosource.com Jul 17 2018 23:15:00 BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
 515644548 +E-mail/PDF: acg.acg.ebn@americaninfosource.com Jul 17 2018 23:14:58 BMW Financial Services NA, LLC, Ascension Capital Group, PO Box 201347, Arlington, TX 76006-1347
 515637486 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:57 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
 515931415 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jul 17 2018 23:14:27 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 515655826 E-mail/Text: mrdiscen@discover.com Jul 17 2018 23:16:12 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 515693896 +E-mail/Text: fnb.bk@fnfg.com Jul 17 2018 23:17:34 First Niagara Bank, N.A., 6950 South Transit Road, Lockport, NY 14094-6333
 515637489 +E-mail/Text: fnb.bk@fnfg.com Jul 17 2018 23:17:34 First Niagra, PO Box 28, Buffalo, NY 14240-0028
 515897161 +E-mail/PDF: resurgentbknofications@resurgent.com Jul 17 2018 23:15:37 PYOD, LLC, c/o Resurgent Capital Services, Po Box 19008, Greenville, SC 29602-9008
 515756648 E-mail/PDF: gecsed@recoverycorp.com Jul 17 2018 23:14:22 Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 515637492 E-mail/Text: bankruptcy@td.com Jul 17 2018 23:17:14 TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034

TOTAL: 18

District/off: 0312-1

User: admin
Form ID: pdf905

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515637485* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306
(address filed with court: BMW Financial Services, PO Box 9001065, Louisville, KY 40290)
515644152* +BMW Financial Services NA, LLC, 5550 Britton Parkway, Hilliard, OH 43026-7456
515637493* ++TD BANKNORTH NA, 70 GRAY ROAD, FALMOUTH ME 04105-2299
(address filed with court: TD Bank, 1701 Route 70 East, Cherry Hill, NJ 08034)
TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2018 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Bruno Bellucci, III on behalf of Debtor Dmitry Niman jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Bruno Bellucci, III on behalf of Joint Debtor Angelica Giverts jkearney@belluccilaw.net,
bbellucci@belluccilaw.net, lcanizzaro@belluccilaw.net, kpalermo@belluccilaw.net,
ddillhoff@belluccilaw.net
Denise E. Carlon on behalf of Creditor Capital One, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Douglas S. Stanger on behalf of Creditor Renee L Friedman-Stemmer
doug.stanger@flastergreenberg.com,
jackie.parsio@flastergreenberg.com; diana.janansky@flastergreenberg.com; doug.stanger@ecf.inforuptcy.com; diana.janansky@ecf.inforuptcy.com
Emmanuel J. Argentieri on behalf of Creditor U.S. Bank National Association, not in its individual capacity, but solely as Trustee for the RMAC Trust, Series 2016-CTT bk@rgalegal.com
Everett K. Sheintoch on behalf of Creditor First Niagara Bank esheintoch@sheintochlaw.com
Jennifer D. Gould on behalf of Creditor TD Bank, N.A. jgould@stark-stark.com,
mdpietro@stark-stark.com
Joshua I. Goldman on behalf of Creditor Capital One, N.A. jgoldman@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marshall T. Kizner on behalf of Creditor TD Bank, N.A. mkizner@stark-stark.com
Robert P. Saltzman on behalf of Creditor Citizens Bank NA f/k/a RBS Citizens NA dnj@pbslaw.org
Warren S. Jones, Jr. on behalf of Creditor Capital One, N.A. email@warrensjones.com,
r46134@notify.bestcase.com; robert@warrensjones.com

TOTAL: 13